

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

PATRICIA A. HABERMAN

Debtor(s)

Case No. 16-22816CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/29/2016.
- 2) The plan was confirmed on 09/16/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/02/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 05/23/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$107,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$15,804.00
Less amount refunded to debtor	\$1,680.22

**NET RECEIPTS:** **\$14,123.78**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$799.81
Court Costs	\$0.00
Trustee Expenses & Compensation	\$687.48
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,487.29**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AVANT INC	Unsecured	10,978.99	11,414.37	11,414.37	0.00	0.00
BANK OF AMERICA NA**	Unsecured	15,226.11	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	372.13	372.13	372.13	0.00	0.00
CIRCLE BACK LENDING	Unsecured	24,673.96	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK	Secured	0.00	224.31	0.00	0.00	0.00
FIRST COMMONWEALTH BANK	Secured	53,000.00	53,787.53	53,787.53	6,431.01	1,246.42
LENDING CLUB CORP	Unsecured	20,954.85	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	21,742.11	21,742.11	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	23,822.36	23,822.36	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,807.78	1,745.23	1,745.23	0.00	0.00
OMEGA FEDERAL CREDIT UNION	Unsecured	34,889.30	35,961.58	35,961.58	0.00	0.00
PNC BANK NA	Secured	109,000.00	106,236.65	0.00	4,959.06	0.00
TD BANK USA NA**	Unsecured	577.08	589.15	589.15	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$53,787.53	\$11,390.07	\$1,246.42
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$53,787.53</b>	<b>\$11,390.07</b>	<b>\$1,246.42</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$95,646.93</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$1,487.29</u>	
Disbursements to Creditors	<u>\$12,636.49</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$14,123.78</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/25/2017

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.